

<b>United States Bankruptcy Court</b> <b>EASTERN DISTRICT OF PENNSYLVANIA</b>				<b>Voluntary Petition</b>			
Name of Debtor (if individual, enter Last, First, Middle): <b>Coppa, Nicholas V.</b>			Name of Joint Debtor (Spouse)(Last, First, Middle):				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>NONE</b>			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>9857</b>			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):				
Street Address of Debtor (No. & Street, City, and State): <b>7 Line Road</b> <b>Malvern, PA</b>			Street Address of Joint Debtor (No. & Street, City, and State):				
ZIP CODE <b>19355</b>			ZIP CODE				
County of Residence or of the Principal Place of Business: <b>Chester</b>			County of Residence or of the Principal Place of Business:				
Mailing Address of Debtor (if different from street address): <b>SAME</b>			Mailing Address of Joint Debtor (if different from street address):				
ZIP CODE			ZIP CODE				
Location of Principal Assets of Business Debtor (if different from street address above): <b>NOT APPLICABLE</b>			ZIP CODE				
<b>Type of Debtor</b> (Form of organization) (Check <b>one</b> box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (if debtor is not one of the above entities, check this box and state type of entity below		<b>Nature of Business</b> (Check <b>one</b> box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding			
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:		<b>Tax-Exempt Entity</b> (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Chapter 11 Debtors:</b> <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter).  <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				<b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter).  <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						<b>THIS SPACE IS FOR COURT USE ONLY</b>	
<b>Estimated Number of Creditors</b> <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000							
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion							
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion							

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <p style="text-align: center;"><b>Nicholas V. Coppa</b></p>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed:	Case Number:	Date Filed:	
<b>PENNSYLVANIA EASTERN</b>	<b>14-16645</b>	<b>August 19, 2014</b>	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:	
<b>NONE</b>			
District:	Relationship:	Judge:	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition	<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). <div style="display: flex; justify-content: space-between; align-items: flex-end;"> <div style="text-align: center;"> <b>X</b>  <u>/s/ Robert J. Lohr II</u>                      Signature of Attorney for Debtor(s)                 </div> <div style="text-align: right;"> <b>4/ 7/2015</b>                      Date                 </div> </div>		
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
_____ (Name of landlord that obtained judgment)			
_____ (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

<p><b>Voluntary Petition</b>  <i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s):  <b>Nicholas V. Coppa</b></p>
<p><b>Signatures</b></p>	
<p><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.              [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b)</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X /s/ Nicholas V. Coppa</b>              _____              Signature of Debtor</p> <p><b>X</b>              _____              Signature of Joint Debtor</p> <p>_____              Telephone Number (if not represented by attorney)</p> <p><b>4/ 7/2015</b>              _____              Date</p>	<p><b>Signature of a Foreign Representative</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p><b>X</b>              _____              (Signature of Foreign Representative)</p> <p>_____              (Printed name of Foreign Representative)</p> <p>_____              (Date)</p>
<p><b>Signature of Attorney*</b></p> <p><b>X /s/ Robert J. Lohr II</b>              _____              Signature of Attorney for Debtor(s)</p> <p><b>Robert J. Lohr II 75676</b>              _____              Printed Name of Attorney for Debtor(s)</p> <p><b>Lohr &amp; Associates, Ltd.</b>              _____              Firm Name</p> <p><b>1246 West Chester Pike</b>              _____              Address</p> <p><b>Suite 312</b>              _____</p> <p><b>West Chester, PA 19382</b>              _____</p> <p><b>(610) 701-0222</b>              _____              Telephone Number</p> <p><b>4/ 7/2015</b>              _____              Date</p> <p><small>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</small></p>	<p><b>Signature of Non-Attorney Bankruptcy Petition Preparer</b></p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>_____              Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____              Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>_____              Address</p> <p>_____              _____</p> <p><b>X</b>              _____              _____              Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided</p> <p>Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</i></p>
<p><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b>              _____              Signature of Authorized Individual</p> <p>_____              Printed Name of Authorized Individual</p> <p>_____              Title of Authorized Individual</p> <p>_____              Date</p>	

Fill in this information to identify your case:

Debtor 1 Nicholas V. Coppa  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN District of PENNSYLVANIA  
(State)

Case number  
(If known) \_\_\_\_\_

☐ Check if this is an amended filing

## Official Form 22C–2

### Chapter 13 Calculation of Your Disposable Income

12/14

To fill out this form, you will need your completed copy of *Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period* (Official Form 22C–1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

#### Part 1: Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not include any operating expenses that you subtracted from income in lines 5 and 6 of Form 22C–1, and do not deduct any amounts that you subtracted from your spouse's income in line 13 of Form 22C–1.

If your expenses differ from month to month, enter the average expense.

Note: Line numbers 1-4 are not used in this form. These numbers apply to information required by a similar form used in chapter 7 cases.

5. **The number of people used in determining your deductions from income**

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

3

**National Standards** You must use the IRS National Standards to answer the questions in lines 6-7.

6. **Food, clothing, and other items:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items.

\$ 1249.00

7. **Out-of-pocket health care allowance:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories—people who are under 65 and people who are 65 or older—because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

Debtor 1

Nicholas V. Coppa

First Name

Middle Name

Last Name

Case number (if known)

**People who are under 65 years of age**7a. Out-of-pocket health care allowance per person \$ 60.007b. Number of people who are under 65 X 3.00

7c. Subtotal. Multiply line 7a by line 7b.

\$ 180.00Copy line  
7c here ➔ \$ 180.00**People who are 65 years of age or older**7d. Out-of-pocket health care allowance per person \$ 144.007e. Number of people who are 65 or older X 0.00

7f. Subtotal. Multiply line 7d by line 7e.

\$ 0.00Copy line  
7f here ➔ + \$ 0.007g. **Total.** Add lines 7c and 7f. ....\$ 180.00Copy total  
here ➔ ..... 7g. \$ 180.00**Local Standards**

You must use the IRS Local Standards to answer the questions in lines 8-15.

Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:

- Housing and utilities – Insurance and operating expenses
- Housing and utilities – Mortgage or rent expenses

To answer the questions in lines 8-9, use the U.S. Trustee Program chart. To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

8. **Housing and utilities – Insurance and operating expenses:** Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses. \$ 643.00

9. **Housing and utilities – Mortgage or rent expenses:**

9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses. \$ 1920.00

9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Next divide by 60.

Name of the creditor	Average monthly payment
CitiMortgage	\$ <u>2150</u>
National Bank of Malvern	\$ <u>656</u>
	+ \$ <u>0</u>

9b. Total average monthly payment ..... \$ 2806.00

Copy line  
9b here ➔ — \$ 2806.00 Repeat this amount on line 33a.

9c. Net mortgage or rent expense.

Subtract line 9b (total average monthly payment) from line 9a (mortgage or rent expense). If this number is less than \$0, enter \$0.

\$ 0.00

Copy 9c here ➔ \$ 0.00

10. **If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim.** \$ 0.00

Explain why:

\_\_\_\_\_

\_\_\_\_\_

Debtor 1

Nicholas V. Coppa

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Case number (if known)

First Name

Middle Name

Last Name

11. **Local transportation expenses:** Check the number of vehicles for which you claim an ownership or operating expense.

- ☒ 0. Go to line 14.  
☒ 1. Go to line 12.  
☐ 2 or more. Go to line 12.

12. **Vehicle operation expense:** Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the *Operating Costs* that apply for your Census region or metropolitan statistical area.

\$ 299.00

13. **Vehicle ownership or lease expense:** Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.

**Vehicle 1**Describe  
Vehicle 1:

13a. Ownership or leasing costs using IRS Local Standard

13a. \$ 517.00

13b. Average monthly payment for all debts secured by Vehicle 1.  
Do not include costs for leased vehicles.

To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Name of each creditor for Vehicle 1

Average monthly  
payment

\$ 0.00

Copy 13b  
here →

— \$ 0.00

Repeat this amount  
on line 33b.

13c. Net Vehicle 1 ownership or lease expense

Subtract line 13b from line 13a. If this number is less than \$0, enter \$0. 13c.

\$ 517.00

Copy net Vehicle 1  
expense here →

\$ 517.00

**Vehicle 2**Describe  
Vehicle 2:

13d. Ownership or leasing costs using IRS Local Standard

13d. \$ 0.00

13e. Average monthly payment for all debts secured by Vehicle 2.  
Do not include costs for leased vehicles.

Name of each creditor for Vehicle 2

Average monthly  
payment

\$ 0.00

Copy here →

— \$ 0.00

Repeat this amount  
on line 33c.

13f. Net Vehicle 2 ownership or lease expense

Subtract line 13e from 13d. If this number is less than \$0, enter \$0. 13f.

\$ 0.00

Copy net Vehicle 2  
expense here →

\$ 0.00

14. **Public transportation expense:** If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the *Public Transportation* expense allowance regardless of whether you use public transportation.

\$ 0

15. **Additional public transportation expense:** If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for *Public Transportation*.

\$ 184.00

Debtor 1

Nicholas V. Coppa

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Case number (if known)

First Name

Middle Name

Last Name

**Other Necessary Expenses**

In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.

16. **Taxes:** The total monthly amount that you actually pay for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes. \$ 1660.00  
Do not include real estate, sales, or use taxes.
17. **Involuntary deductions:** The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs. \$ 0.00  
Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings.
18. **Life insurance:** The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance. \$ 0.00  
Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term.
19. **Court-ordered payments:** The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments. \$ 0.00  
Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35.
20. **Education:** The total monthly amount that you pay for education that is either required:  
☐ as a condition for your job, or \$ 0.00  
☐ for your physically or mentally challenged dependent child if no public education is available for similar services.
21. **Childcare:** The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool. \$ 0.00  
Do not include payments for any elementary or secondary school education.
22. **Additional health care expenses, excluding insurance costs:** The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7. \$ 0.00  
Payments for health insurance or health savings accounts should be listed only in line 25.
23. **Optional telephones and telephone services:** The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer. + \$ 45.00  
Do not include payments for basic home telephone, internet or cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Form 22C-1, or any amount you previously deducted.
24. **Add all of the expenses allowed under the IRS expense allowances.** \$ 4777.00  
Add lines 6 through 23.

**Additional Expense Deductions**

These are additional deductions allowed by the Means Test.

Note: Do not include any expense allowances listed in lines 6-24.

25. **Health insurance, disability insurance, and health savings account expenses.** The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.
- |                        |                         |                          |                         |
|------------------------|-------------------------|--------------------------|-------------------------|
| Health insurance       | \$ <u>298.00</u>        |                          |                         |
| Disability insurance   | \$ <u>0.00</u>          |                          |                         |
| Health savings account | + \$ <u>0.00</u>        |                          |                         |
| <b>Total</b>           | <b>\$ <u>298.00</u></b> | <b>Copy total here →</b> | <b>\$ <u>298.00</u></b> |
- Do you actually spend this total amount?
- ☒ No. How much do you actually spend? \$ 0.00
- ☐ Yes
26. **Continuing contributions to the care of household or family members.** The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. \$ 0.00
27. **Protection against family violence.** The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply. \$ 0.00  
By law, the court must keep the nature of these expenses confidential.

Debtor 1

Nicholas V. Coppa

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Case number (if known)

First Name

Middle Name

Last Name

28. **Additional home energy costs.** Your home energy costs are included in your non-mortgage housing and utilities allowance on line 8.

If you believe that you have home energy costs that are more than the home energy costs included in the non-mortgage housing and utilities allowance, then fill in the excess amount of home energy costs.

\$ 0.00

You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary.

29. **Education expenses for dependent children who are younger than 18.** The monthly expenses (not more than \$156.25\* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school.

\$ 0.00

You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.

\* Subject to adjustment on 4/01/16, and every 3 years after that for cases begun on or after the date of adjustment.

30. **Additional food and clothing expense.** The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards.

\$ 0.00

To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

You must show that the additional amount claimed is reasonable and necessary.

31. **Continuing charitable contributions.** The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 11 U.S.C. § 548(d)3 and (4).

+ 0.00

Do not include any amount more than 15% of your gross monthly income.

32. **Add all of the additional expense deductions.**

Add lines 25 through 31.

\$ 298.00

### Deductions for Debt Payment

33. **For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33g.**

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

#### Mortgages on your home

33a. Copy line 9b here ..... ➔ \$ 2806.00

#### Loans on your first two vehicles

33b. Copy line 13b here. .... ➔ \$ 0.00

33c. Copy line 13e here. .... ➔ \$ 0.00

Name of each creditor for other secured debt

Identify property that secures the debt

Does payment include taxes or insurance?

33d. ....

☒ No \$ 0.00  
☐ Yes

33e. ....

☒ No \$ 0.00  
☐ Yes

33f. ....

☒ No + \$ 0.00  
☐ Yes

33g. Total average monthly payment. Add lines 33a through 33f.....

\$ 2806.00

Copy total here ➔

\$ 2806.00



Debtor 1

Nicholas V. Coppa

Document Page 9 of 67

Case number (if known)

First Name

Middle Name

Last Name

**34. Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?**☐ No. Go to line 35.☒ Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the *cure amount*). Next, divide by 60 and fill in the information below.

Name of the creditor	Identify property that secures the debt	Total cure amount	Monthly cure amount
Malvern Federal Bank	7 Line Road, Malvern	\$ 11,154.60	÷ 60 = \$ 185.91
		\$ 0.00	÷ 60 = \$ 0.00
		\$ 0.00	÷ 60 = + \$ 0.00
		Total	\$ 185.91
		Copy total here → \$ 185.91	

**35. Do you owe any priority claims—such as a priority tax, child support, or alimony—that are past due as of the filing date of your bankruptcy case? 11 U.S.C. § 507.**☐ No. Go to line 36.☒ Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims. .... \$ 10,464.00 ÷ 60 \$ 174.40

**36. Projected monthly Chapter 13 plan payment**

\$ 360.31

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts).

x 0.08

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

\$ 30.27

Copy total here →

\$ 30.27

Average monthly administrative expense

**37. Add all of the deductions for debt payment.** Add lines 33g through 36.

\$ 3196.58

**Total Deductions from Income****38. Add all of the allowed deductions.**

Copy line 24, All of the expenses allowed under IRS expense allowances..... \$ 4777.00

Copy line 32, All of the additional expense deductions..... \$ 298.00

Copy line 37, All of the deductions for debt payment..... + \$ 3196.58

Total deductions

\$ 8271.58

Copy total here →

\$ 8271.58

First Name

Middle Name

Last Name

**Part 2: Determine Your Disposable Income Under 11 U.S.C. § 1325(b)(2)**

39. **Copy your total current monthly income from line 14 of Form 22C-1, Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period.** ..... \$ 8333.00

40. **Fill in any reasonably necessary income you receive for support for dependent children.**

The monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I of Form 22C-1, that you received in accordance with applicable nonbankruptcy law to the extent reasonably necessary to be expended for such child. \$ 0.00

41. **Fill in all qualified retirement deductions.** The monthly total of all amounts that your employer withheld from wages as contributions for qualified retirement plans, as specified in 11 U.S.C. § 541(b)(7) plus all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 362(b)(19). \$ 0.00

42. **Total of all deductions allowed under 11 U.S.C. § 707(b)(2)(A).** Copy line 38 here ..... ➔ \$ 8271.58

43. **Deduction for special circumstances.** If special circumstances justify additional expenses and you have no reasonable alternative, describe the special circumstances and their expenses. You must give your case trustee a detailed explanation of the special circumstances and documentation for the expenses.

Describe the special circumstances	Amount of expense
43a. _____	\$ <u>0.00</u>
43b. _____	\$ <u>0.00</u>
43c. _____	+ \$ <u>0.00</u>
43d. <b>Total.</b> Add lines 43a through 43c.....	\$ <u>0.00</u>
	Copy 43d here ➔ + \$ <u>0.00</u>

44. **Total adjustments.** Add lines 40 and 43d. .... ➔ \$ 8271.58 Copy total here ➔ - \$ 8271.58

45. **Calculate your monthly disposable income under § 1325(b)(2).** Subtract line 44 from line 39.

\$ 61.42

**Part 3: Change in Income or Expenses**

46. **Change in income or expenses.** If the income in Form 22C-1 or the expenses you reported in this form have changed or are virtually certain to change after the date you filed your bankruptcy petition and during the time your case will be open, fill in the information below. For example, if the wages reported increased after you filed your petition, check 22C-1 in the first column, enter line 2 in the second column, explain why the wages increased, fill in when the increase occurred, and fill in the amount of the increase.

Form	Line	Reason for change	Date of change	Increase or decrease?	Amount of change
<input type="checkbox"/> 22C-1	_____	_____	_____	<input type="checkbox"/> Increase	\$ <u>0.00</u>
<input type="checkbox"/> 22C-2	_____	_____	_____	<input type="checkbox"/> Decrease	
<input type="checkbox"/> 22C-1	_____	_____	_____	<input type="checkbox"/> Increase	\$ <u>0.00</u>
<input type="checkbox"/> 22C-2	_____	_____	_____	<input type="checkbox"/> Decrease	
<input type="checkbox"/> 22C-1	_____	_____	_____	<input type="checkbox"/> Increase	\$ <u>0.00</u>
<input type="checkbox"/> 22C-2	_____	_____	_____	<input type="checkbox"/> Decrease	
<input type="checkbox"/> 22C-1	_____	_____	_____	<input type="checkbox"/> Increase	\$ <u>0</u>
<input type="checkbox"/> 22C-2	_____	_____	_____	<input type="checkbox"/> Decrease	

Debtor 1 Nicholas V. Coppa

Document Page 11 of 67

Case number (if known) \_\_\_\_\_

First Name

Middle Name

Last Name

## Part 4:

## Sign Below

By signing here, under penalty of perjury you declare that the information on this statement and in any attachments is true and correct.

**x**\_\_\_\_\_  
Signature of Debtor 1**x**\_\_\_\_\_  
Signature of Debtor 2Date 4/ 7/2015

MM / DD / YYYY

Date 4/ 7/2015

MM / DD / YYYY

**Fill in this information to identify your case:**

Debtor 1 Nicholas V. Coppa  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN District of PENNSYLVANIA  
(State)

Case number \_\_\_\_\_  
(If known)

**Check as directed in lines 17 and 21:**

According to the calculations required by this Statement:

- ☒ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☒ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☒ 3. The commitment period is 3 years.
- ☒ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

**Official Form 22C–1**

**Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period**

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

**Part 1: Calculate Your Average Monthly Income**

**1. What is your marital and filing status?** Check one only.

- ☒ **Not married.** Fill out Column A, lines 2-11.
- ☐ **Married.** Fill out both Columns A and B, lines 2-11.

**Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case.** 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
<b>2. Your gross wages, salary, tips, bonuses, overtime, and commissions</b> (before all payroll deductions).	\$ <u>8333.00</u>	\$ <u>0.00</u>
<b>3. Alimony and maintenance payments.</b> Do not include payments from a spouse if Column B is filled in.	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.</b> Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>5. Net income from operating a business, profession, or farm</b>		
Gross receipts (before all deductions)	\$ <u>0.00</u>	
Ordinary and necessary operating expenses	– \$ <u>0.00</u>	
Net monthly income from a business, profession, or farm	\$ <u>0.00</u>	\$ <u>0.00</u>
	Copy here →	
<b>6. Net income from rental and other real property</b>		
Gross receipts (before all deductions)	\$ <u>0.00</u>	
Ordinary and necessary operating expenses	– \$ <u>0.00</u>	
Net monthly income from rental or other real property	\$ <u>0.00</u>	\$ <u>0.00</u>
	Copy here →	

First Name

Middle Name

Last Name

Case number (if known)

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
7. Interest, dividends, and royalties	\$ 0.00	\$ 0.00
8. Unemployment compensation	\$ 0.00	\$ 0.00
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: $\downarrow$		
For you .....	\$ 0.00	
For your spouse .....	\$ 0.00	
9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.	\$ 0.00	\$ 0.00
10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.		
10a. ....	\$ 0	\$ 0
10b. ....	\$	\$
10c. Total amounts from separate pages, if any.	+\$	+\$
11. Calculate your total average monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$ 8333.00	\$ 0.00
	= \$ 8333.00	
	Total average monthly income	

## Part 2: Determine How to Measure Your Deductions from Income

12. Copy your total average monthly income from line 11. .... \$ 8333.00

13. Calculate the marital adjustment. Check one:

☒ You are not married. Fill in 0 in line 13d.

☐ You are married and your spouse is filing with you. Fill in 0 in line 13d.

☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

In lines 13a-c, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 on line 13d.

13a. ....	\$ 0.00
13b. ....	\$ 0.00
13c. ....	+\$ 0.00
13d. Total .....	\$ 0.00

Copy here.  $\rightarrow$  13d. — 0.00

14. Your current monthly income. Subtract line 13d from line 12. .... 14. \$ 8333.00

15. Calculate your current monthly income for the year. Follow these steps:

15a. Copy line 14 here  $\rightarrow$  ..... 15a. \$ 8333.00

Multiply line 15a by 12 (the number of months in a year).  $\times$  12

15b. The result is your current monthly income for the year for this part of the form. .... 15b. \$ 99996.00

First Name

Middle Name

Last Name

Case number (if known)

**16. Calculate the median family income that applies to you.** Follow these steps:

16a. Fill in the state in which you live.

PENNSYLV

16b. Fill in the number of people in your household.

3.00

16c. Fill in the median family income for your state and size of household.....16c.

\$ 71703.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**17a. ☐ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Disposable Income* (Official Form 22C-2).17b. ☒ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Disposable Income (Official Form 22C-2).** On line 39 of that form, copy your current monthly income from line 14 above.**Part 3:**

Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)

**18. Copy your total average monthly income from line 11.** .....18.\$ 8333.00**19. Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13d.

If the marital adjustment does not apply, fill in 0 on line 19a.

19a. — \$ 0.00**Subtract line 19a from line 18.**19b. \$ 8333.00**20. Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b.....20a.

\$ 8333.00

Multiply by 12 (the number of months in a year).

**x** 12

20b. The result is your current monthly income for the year for this part of the form.

20b. \$ 99996.00

20c. Copy the median family income for your state and size of household from line 16c. ....

\$ 71703.00**21. How do the lines compare?**☐ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.☒ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.**Part 4:**

Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

**x**

Signature of Debtor 1

**x**

Signature of Debtor 2

Date 4/ 7/2015

MM / DD / YYYY

Date 4/ 7/2015

MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 22C-2.

If you checked 17b, fill out Form 22C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
EASTERN DIVISION**

In re *Nicholas V. Coppa*

Case No. \_\_\_\_\_  
(if known)

\_\_\_\_\_  
Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**WARNING:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now.  
*[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement]*  
*[Must be accompanied by a motion for determination by the court.]*
- ☐ Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ **Nicholas V. Coppa**

Date: 4/ 7/2015



**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
EASTERN DIVISION**In re *Nicholas V. Coppa*Case No.  
Chapter 13

\_\_\_\_\_/ Debtor

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	<b>Yes</b>	<b>1</b>	\$ 315,000.00		
B-Personal Property	<b>Yes</b>	<b>4</b>	\$ 3,229.00		
C-Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D-Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		\$ 289,080.72	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>3</b>		\$ 35,160.68	
F-Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>10</b>		\$ 388,226.57	
G-Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H-Codebtors	<b>Yes</b>	<b>1</b>			
I-Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			\$ 5,497.00
J-Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			\$ 5,041.16
TOTAL		<b>26</b>	\$ 318,229.00	\$ 712,467.97	

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
EASTERN DIVISION**

In re *Nicholas V. Coppa*

Case No.  
Chapter 13

\_\_\_\_\_/ Debtor

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 14,853.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 20,307.68
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 39,231.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
<b>TOTAL</b>	<b>\$ 74,391.68</b>

State the following:

Average Income (from Schedule I, Line 12)	\$ 5,497.00
Average Expenses (from Schedule J, Line 22)	\$ 5,041.16
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$ 8,333.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 25,317.05	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 9,843.63
4. Total from Schedule F		\$ 388,226.57
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 398,070.20

In re Nicholas V. Coppa  
Debtor

Case No. \_\_\_\_\_  
(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 27 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 4/7/2015

Signature /s/ Nicholas V. Coppa  
Nicholas V. Coppa

[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

### CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11.U.S.C. § 110)

I certify that I am a bankruptcy preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Preparer:

Social security No. :

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X \_\_\_\_\_

Date: \_\_\_\_\_

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

In re Nicholas V. Coppa, Debtor(s) Case No. \_\_\_\_\_ (if known)

## SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<i>Residence located at 7 Line Road, Malvern, PA 19355. The value of this property is \$350,000. If the Debtor was to sell this property he would incur closing costs of approximately 10%, or \$35,000. Accordingly, the value stated is \$315,000.00.</i>	<i>Fee Simple</i>	<i>H</i>	<i>\$315,000.00</i>	<i>\$289,080.72</i>
<b>TOTAL \$</b>			<b>315,000.00</b>	

No continuation sheets attached

(Report also on Summary of Schedules.)

In re Nicholas V. Coppa,

Debtor(s)

Case No. \_\_\_\_\_

(if known)

## SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		<i>Cash</i> <i>Location: In debtor's possession</i>		\$20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<i>Checking Account with National bank of Malvern, Account #XXX1996</i> <i>Location: In debtor's possession</i>		\$50.00
		<i>Savings Account with National Bank of Malvern</i> <i>Location: In debtor's possession</i>		\$5.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<i>Household Goods comprised of 2 couches, 2 televisions, stereo, DVD player, 4 book cases, dining room table with 8 chairs, kitchen table with 6 chairs, 3 beds, 6 dressers, 2 night stands, coffee table, 12 lamps, washer &amp; dryer, microwave, refrigerator, garden tools, lawn mower, mechanic's tools, woodworking tools, computer, printer, 4 desks, wicker furniture and 2 upolstered chairs.</i> <i>Location: In debtor's possession</i>		\$1,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<i>Books and Framed Prints comprised of approximately 500 books and 5 framed prints</i> <i>Location: In debtor's possession</i>		\$350.00

In re Nicholas V. Coppa,

Debtor(s)

Case No. \_\_\_\_\_

(if known)

## SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	<div> <div>Husband--H Wife--W Joint--J Community--C</div> <div>Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption</div> </div>
6. Wearing apparel.		<i>Wardrobe</i> <i>Location: In debtor's possession</i>	\$200.00
7. Furs and jewelry.		<i>Jewelry comprised of non-working watches and gold thimble</i> <i>Location: In debtor's possession</i>	\$300.00
8. Firearms and sports, photographic, and other hobby equipment.		<i>Sports and Photographic Equipment comprised of two bicycles and one camera</i> <i>Location: In debtor's possession</i>	\$450.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10. Annuities. Itemize and name each issuer.	X		
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X		
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X		
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<i>Member's Interest - 60% member's interest in Nanomaterials Company, LLC. At the time of the Debtor's divorce the value of this company was \$0.00.</i> <i>Location: In debtor's possession</i>	\$1.00
14. Interests in partnerships or joint ventures. Itemize.	X		
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X		
16. Accounts Receivable.	X		
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X		
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X		

In re Nicholas V. Coppa,

Debtor(s)

Case No. \_\_\_\_\_

(if known)

## SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.		<i>Patent, with a co-inventor. The patent number is 8,695,293, and it is titled as "Control of the Particle Formation at the Nanoscale." The Debtor is a co-inventor of this patent with Robert J. Levis. This patent is not currently generating any revenue for the Debtor and will be valued at \$1.00.</i>		\$1.00
		<i>Location: In debtor's possession</i>		
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other vehicles and accessories.		<i>Automobile - 1997 Chevrolet Suburban with approximately 335,000 miles in poor condition</i>		\$322.00
		<i>Location: In debtor's possession</i>		
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			

In re Nicholas V. Coppa, Debtor(s) Case No. \_\_\_\_\_ (if known)

## SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
31. Animals.		<i>Animals - 3 cats of no particular pedigree Location: In debtor's possession</i>	\$30.00
32. Crops - growing or harvested. Give particulars.	X		
33. Farming equipment and implements.	X		
34. Farm supplies, chemicals, and feed.	X		
35. Other personal property of any kind not already listed. Itemize.	X		
		<b>Total ➡</b>	\$3,229.00



In re Nicholas V. Coppa,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$155,675.\*

(Check one box)

☒ 11 U.S.C. § 522(b) (2)

☐ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
<i>Residence located at 7 Line Road, Malvern, PA 19355. The value of this property is \$350,000. If the Debtor was to sell this property he would incur closing costs of approximately 10%, or \$35,000. Accordingly, the value stated is \$315,000.00.</i>	11 USC 522 (d) (1) 11 USC 522 (d) (5)	\$ 22,975.00 \$ 1,118.00	\$ 315,000.00
<i>Cash</i>	11 USC 522 (d) (5)	\$ 20.00	\$ 20.00
<i>Checking Account with National bank of Malvern, Account #XXX1996</i>	11 USC 522 (d) (5)	\$ 50.00	\$ 50.00
<i>Savings Account with National Bank of Malvern</i>	11 USC 522 (d) (5)	\$ 5.00	\$ 5.00
<i>Household Goods comprised of 2 couches, 2 televisions, stereo, DVD player, 4 book cases, dining room table with 8 chairs, kitchen table with 6 chairs, 3 beds, 6 dressers, 2 night stands, coffee table, 12 lamps, washer &amp; dryer, microwave, refrigerator, garden tools, lawn mower, mechanic's tools, woodworking tools, computer, printer, 4 desks, wicker furniture and 2 upolstered chairs.</i>	11 USC 522 (d) (3)	\$ 1,500.00	\$ 1,500.00
Page No. <u>1</u> of <u>2</u>	<b>Subtotal:</b>	\$ 25,668.00	\$ 316,575.00
	<b>Total:</b>		

\* Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Nicholas V. Coppa,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
<i>Books and Framed Prints comprised of approximately 500 books and 5 framed prints</i>	11 USC 522 (d) (3)	\$ 350.00	\$ 350.00
<i>Wardrobe</i>	11 USC 522 (d) (3)	\$ 200.00	\$ 200.00
<i>Jewelry comprised of non-working watches and gold thimble</i>	11 USC 522 (d) (4)	\$ 300.00	\$ 300.00
<i>Sports and Photographic Equipment comprised of two bicycles and one camera</i>	11 USC 522 (d) (3)	\$ 450.00	\$ 450.00
<i>Member's Interest - 60% member's interest in Nanomaterials Company, LLC. At the time of the Debtor's divorce the value of this company was \$0.00.</i>	11 USC 522 (d) (5)	\$ 1.00	\$ 1.00
<i>Patent, with a co-inventor. The patent number is 8,695,293, and it is titled as "Control of the Particle Formation at the Nanoscale." The Debtor is a co-inventor of this patent with Robert J. Levis. This patent is not currently generating any revenue for the Debtor and will be valued at \$1.00.</i>	11 USC 522 (d) (5)	\$ 1.00	\$ 1.00
<i>Automobile - 1997 Chevrolet Suburban with approximately 335,000 miles in poor condition</i>	11 USC 522 (d) (2)	\$ 322.00	\$ 322.00
<i>Animals - 3 cats of no particular pedigree</i>	11 USC 522 (d) (5)	\$ 30.00	\$ 30.00
Page No. <u>2</u> of <u>2</u>	<b>Subtotal:</b>	\$ 1,654.00	\$ 1,654.00
	<b>Total:</b>	\$27,322.00	\$318,229.00

\* Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6D (Official Form 6D) (12/07)

In re Nicholas V. Coppa  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: <b>1377</b>  <b>Creditor # : 1</b> <b>Citimortgage Inc</b> <b>P.O. Box 9438</b> <b>Gaithersburg MD 20898</b>	X	<b>2002-04-19</b> <b>Mortgage Lien</b> <i>Residence located at 7 Line Road, Malvern, PA 19355</i>  Value: <b>\$ 315,000.00</b>				<b>\$ 207,720.30</b>	<b>\$ 0.00</b>
Account No: <b>1377</b>  <b>Representing:</b> <b>Citimortgage Inc</b>		<b>Robert W. Williams, Esquire</b> <b>Milstead &amp; Associates, LLC</b> <b>220 Lake Drive East, Suite 301</b> <b>Cherry Hill NJ 08002</b>  Value:					
<b>Subtotal \$</b> (Total of this page)						<b>\$ 207,720.30</b>	<b>\$ 0.00</b>
<b>Total \$</b> (Use only on last page)							

1 continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

B6D (Official Form 6D) (12/07) - Cont.

In re Nicholas V. Coppa, Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien  Co-Debtor H--Husband W--Wife J--Joint C--Community	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 1377  Representing: Citimortgage Inc	Seterus, Inc. P.O. Box 2008 Grand Rapids MI 49501-2008  Value:					
Account No: 0152  Creditor # : 2 National Bank of Malvern 2 South Warren Avenue Malvern PA 19355	3/31/2014 Mortgage Lien Residence located at 7 Line Road, Malvern, PA 19355  Value: \$ 315,000.00				\$ 75,455.52	\$ 0.00
Account No: 0152  Representing: National Bank of Malvern	William L. Howard, Esquire 18 West King Street Malvern PA 19355  Value:					
Account No: 9857  Creditor # : 3 Pennsylvania Department of Revenue Bankruptcy Division P.O. Box 280946 Harrisburg PA 17128-0946	Tax Lien Residence located at 7 Line Road, Malvern, PA 19355  Value: \$ 315,000.00				\$ 5,904.90	\$ 0.00
Account No:						
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims					Subtotal \$ (Total of this page) Total \$ (Use only on last page)	\$ 81,360.42 \$ 289,080.72

(Report also on Summary of Schedules.)  
(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

In re Nicholas V. Coppa,

Debtor(s)

Case No. \_\_\_\_\_

(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☒ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Nicholas V. Coppa, Debtor(s) Case No. \_\_\_\_\_ (if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet: **Domestic Support Obligations**

Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred and Consideration for Claim	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
		H--Husband W--Wife J--Joint C--Community						
Account No: <b>8598</b> <b>Creditor # : 1</b> <b>Chester County DRS</b> <b>117 W Gay St</b> <b>West Chester PA 19380</b>		<b>2013-07-08</b> <b>Child Support</b>			<b>X</b>	<b>\$ 14,853.00</b>	<b>\$ 14,853.00</b>	<b>\$ 0.00</b>
Account No:								
Account No:								
Account No:								
Account No:								
Account No:								
<b>Subtotal \$</b> (Total of this page)						<b>14,853.00</b>	<b>14,853.00</b>	<b>0.00</b>
<b>Total \$</b> (Use only on last page of the completed Schedule E. Report total also on Summary of Schedules)								
<b>Total \$</b> (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and								

Sheet No. 1 of 2 continuation sheets  
attached to Schedule of Creditors Holding Priority Claims

In re Nicholas V. Coppa, Debtor(s) Case No. \_\_\_\_\_ (if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet: **Taxes and Certain Other Debts Owed to Governmental Units**

Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred and Consideration for Claim	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: <b>9857</b> <b>Creditor # : 2</b> <b>Pennsylvania Department of</b> <b>Revenue</b> <b>Bankruptcy Division</b> <b>P.O. Box 280946</b> <b>Harrisburg PA 17128-0946</b>	H--Husband W--Wife J--Joint C--Community	<b>2008-11</b> <b>Personal Income Tax</b>				\$ 20,307.68	\$ 10,464.05	\$ 9,843.63
Account No:								
Account No:								
Account No:								
Account No:								

Sheet No. 2 of 2 continuation sheets  
attached to Schedule of Creditors Holding Priority Claims

<b>Subtotal \$</b> (Total of this page)	<b>20,307.68</b>	<b>10,464.05</b>	<b>9,843.63</b>
<b>Total \$</b> (Use only on last page of the completed Schedule E. Report total also on Summary of Schedules)	<b>35,160.68</b>		
<b>Total \$</b> (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and		<b>25,317.05</b>	<b>9,843.63</b>

B6F (Official Form 6F) (12/07)

In re Nicholas V. Coppa,

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 9857 Creditor # : 1 American Express c/o Becket and Lee, LLP P.O. Box 3001 Malvern PA 19355	H--Husband W--Wife J--Joint C--Community	1999 Credit Card Charges				\$ 1,848.67
Account No: 3007 Creditor # : 2 American Express c/o Becket and Lee, LLP P.O. Box 3001 Malvern PA 19355		9/8/2006 Credit Card Charges				\$ 6,628.92
Account No: 2293 Creditor # : 3 American Express P. O. Box 297871 Fort Lauderdale FL 33329		1999-01-12 Credit Card Charges				\$ 1,200.00
9 continuation sheets attached						Subtotal \$
						\$ 9,677.59
						Total \$
(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related						



B6F (Official Form 6F) (12/07) - Cont.

In re Nicholas V. Coppa,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 2293 Representing: American Express	H--Husband W--Wife J--Joint C--Community	Thomas A. Lee III, Esquire Becket and Lee, LLP 16 General Warren Boulevard Malvern PA 19355				
Account No: 3093 Creditor # : 4 American Express P. O. Box 297871 Fort Lauderdale FL 33329		1999-01-13 Credit Card Charges				\$ 3,483.06
Account No: 3093 Representing: American Express		Thomas A. Lee III, Esquire Becket and Lee, LLP 16 General Warren Boulevard Malvern PA 19355				
Account No: Creditor # : 5 American InfoSource, LP as Agent for Verizon P.O. Box 248838 Oklahoma City OK 73124-8838		1996 telephone service				\$ 98.29
Account No: Creditor # : 6 American InfoSource, LP as Agent for Verizon P.O. Box 248838 Oklahoma City OK 73124-8838		1996 telephone service				\$ 83.93

Sheet No. 1 of 9 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 3,665.28

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Nicholas V. Coppa,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: <b>Creditor # : 7</b> <b>American InfoSource, LP</b> <b>as Agent for Verizon</b> <b>P.O. Box 248838</b> <b>Oklahoma City OK 73124-8838</b>		1996 telephone service				\$ 269.70
Account No: <b>Creditor # : 8</b> <b>Anthony J. Coppa</b> <b>122 Clearfield Avenue</b> <b>Norristown PA 19403-1658</b>		2013 Personal Loan				\$ 4,980.00
Account No: <b>Creditor # : 9</b> <b>Anthony P. Coppa</b> <b>784 South Highland Avenue</b> <b>Merion Station PA 19066</b>		2013 Personal Loan				\$ 10,000.00
Account No: <b>Creditor # : 10</b> <b>Cerastes, LLC</b> <b>c/o Weinstein, Pinson &amp; Riley,</b> <b>2001 Western Avenue, Suite 400</b> <b>Seattle WA 98121</b>		10/1996 telephone services				\$ 249.23
Account No: 6676 <b>Creditor # : 11</b> <b>Chase</b> <b>P.O. Box 15298</b> <b>Wilmington DE 19850</b>		2003-03-26 Credit Card Charges				\$ 2,741.00

Sheet No. 2 of 9 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

**Subtotal \$** \$ 18,239.93

**Total \$**

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Nicholas V. Coppa,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 3036 Creditor # : 12 Chase P.O. Box 15298 Wilmington DE 19850	H--Husband W--Wife J--Joint C--Community	2002-05-10 Credit Card Charges				\$ 4,363.00
Account No: 1495 Creditor # : 13 Citi P.O. Box 183113 Columbus OH 43218		Credit Card Charges				\$ 5,248.12
Account No: Creditor # : 14 Daniel Wiant c/o Karen Eichman, Esquire 102 East State Street Kennett Square PA 19348		2013 Lawsuit			X	\$ 60,000.00
Account No: Creditor # : 15 David C. Coppa 38 Hillside Avenue Upper Darby PA 19082		2013 Personal Loan				\$ 4,980.00
Account No: 4746 Creditor # : 16 Devon Preparatory School 363 North Valley Forge Road Devon PA 19333-1299		3/15/2009 Tuition				\$ 20,690.48

Sheet No. 3 of 9 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 95,281.60

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Nicholas V. Coppa,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 6771 Creditor # : 17 Discover Fin Svcs LLC P. O. Box 15316 Wilmington DE 19850	H--Husband W--Wife J--Joint C--Community	2004-03-21 Credit Card Charges				\$ 6,170.00
Account No: Creditor # : 18 Felicia Coffey 2403 Merwood Lane Havertown PA 19083		2013 Personal Loan				\$ 4,980.00
Account No: Creditor # : 19 Frank Topper 50 Belardo Apartment 10 Greenbrae CA 94904		2013 Personal Loan				\$ 10,000.00
Account No: Creditor # : 20 Jean Milani 719 Harper Avenue Drexel Hill PA 19026		2013 Personal Loan				\$ 4,980.00
Account No: Creditor # : 21 Joan Drennen 171 Warwick Road Elverson PA 19520		2013 Personal Loan				\$ 4,980.00

Sheet No. 4 of 9 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 31,110.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Nicholas V. Coppa,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: <b>Creditor # : 22</b> <b>Justin J. Coppa</b> <b>148 Ginger Avenue</b> <b>Birdsboro PA 19508</b>		<b>2013</b> <b>Personal Loan</b>				<b>\$ 4,980.00</b>
Account No: <b>Creditor # : 23</b> <b>Kristine C. Howard</b> <b>137 Channing Avenue</b> <b>Malvern PA 19355</b>		<b>4/17/2013</b> <b>Equitable Distribution</b>			<b>X</b>	<b>\$ 80,000.00</b>
Account No: <b>3306</b> <b>Creditor # : 24</b> <b>Sallie Mae</b> <b>P.O. Box 9655</b> <b>Wilkes Barre PA 18773</b>	<b>X</b>	<b>J</b> <b>2010-12-28</b> <b>Student Loan</b>	<b>X</b>			<b>\$ 3,207.00</b>
Account No: <b>3306</b> <b>Representing:</b> <b>Sallie Mae</b>		<b>National Enterprise Systems</b> <b>29125 Solon Road</b> <b>Solon OH 44139-3442</b>				
Account No: <b>3306</b> <b>Representing:</b> <b>Sallie Mae</b>		<b>Navient Solutions, Inc.</b> <b>P.O. Box 9640</b> <b>Wilkes Barre PA 18773-9640</b>				

Sheet No. 5 of 9 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

**Subtotal \$** **\$ 88,187.00**

**Total \$**

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Nicholas V. Coppa,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 9898 Creditor # : 25 Sallie Mae P.O. Box 9655 Wilkes Barre PA 18773	X J	2010-10-28 Student Loan	X			\$ 5,064.00
Account No: 3314 Creditor # : 26 Sallie Mae P.O. Box 9655 Wilkes Barre PA 18773	X J	2011-03-18 Student Loan	X			\$ 8,599.00
Account No: 3314 Representing: Sallie Mae		National Enterprise Systems 29125 Solon Road Solon OH 44139-3442				
Account No: 5510 Creditor # : 27 Sallie Mae Po Box 9655 Wilkes Barre PA 18773	J	2011-03-10 Student Loan	X			\$ 10,787.00
Account No: 5510 Representing: Sallie Mae		Enterprise Recovery Systems 2000 York Road Suite 114 Oak Brook IL 60523				
<p>Sheet No. <u>6</u> of <u>9</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims</p>						<p><b>Subtotal \$</b> <u>\$ 24,450.00</u></p> <p><b>Total \$</b> _____</p>

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Nicholas V. Coppa,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 3298 Creditor # : 28 Sallie Mae P.O. Box 9655 Wilkes Barre PA 18773	X	2010-09-21 Student Loan	X			\$ 11,574.00
Account No: 3298 Representing: Sallie Mae		National Enterprise Systems 29125 Solon Road Solon OH 44139-3442				
Account No: 5337 Creditor # : 29 St. Aloysius Academy 401 S. Bryn Mawr Avenue Bryn Mawr PA 19010		7/29/2014 Tuition				\$ 33,013.90
Account No: 5337 Representing: St. Aloysius Academy		Grimley Financial 30 Washington Avenue Suite C-6 Haddonfield NJ 08033-3341				
Account No: 6854 Creditor # : 30 State Farm Financial Services 3 State Farm Plaza N-4 Bloomington IL 61791		2004-10-13 Credit Card Charges				\$ 6,604.00

Sheet No. 7 of 9 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 51,191.90

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Nicholas V. Coppa,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: <b>6854</b>		H--Husband W--Wife J--Joint C--Community				
Representing:  <b>State Farm Financial Services</b>						
		<b>IC System</b> <b>444 Highway 96 East</b> <b>P.O. Box 64378</b> <b>Saint Paul MN 55164-0378</b>				
Account No: <b>6854</b>						
Representing:  <b>State Farm Financial Services</b>						
		<b>Thomas A. Lee III, Esquire</b> <b>Becket and Lee, LLP</b> <b>P.O. Box 3001</b> <b>Malvern PA 19355</b>				
Account No:						\$ 45,249.35
<b>Creditor # : 31</b> <b>TD Bank, N.A.</b> <b>c/o Jack Seitz, Esquire</b> <b>7535 Windsor Drive</b> <b>Allentown PA 18195-1034</b>						
		<b>Guarantor</b>				
Account No: <b>7524</b>					X	\$ 227.00
<b>Creditor # : 32</b> <b>Verizon Pennsylvania</b> <b>P.O. Box 11328</b> <b>Saint Petersburg FL 33733</b>						
		<b>2011-10-07</b> <b>telephone service</b>				
Account No: <b>7524</b>						
Representing:  <b>Verizon Pennsylvania</b>						
		<b>MIDLAND FUNDING</b> <b>8875 AERO DR STE 200</b> <b>SAN DIEGO CA 92123</b>				

Sheet No. 8 of 9 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$

\$ 45,476.35

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related



B6F (Official Form 6F) (12/07) - Cont.

In re Nicholas V. Coppa,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

# **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: <b>8167</b> <b>Creditor # : 33</b> <b>Villa Maria Academy</b> <b>370 Old Lincoln Highway</b> <b>Malvern PA 19355</b>		<b>6/17/2014</b> <b>Tuition</b>				<b>\$ 20,946.92</b>
Account No: <b>8167</b> <b>Representing:</b> <b>Villa Maria Academy</b>		<b>Grimley Financial</b> <b>30 Washington Avenue</b> <b>Suite C-6</b> <b>Haddonfield NJ 08033-3341</b>				
Account No:						
Account No:						
Account No:						
Account No:						

Sheet No. 9 of 9 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

**Subtotal \$** **\$ 20,946.92**

**Total \$** **\$ 388,226.57**

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

In re Nicholas V. Coppa / Debtor Case No. \_\_\_\_\_  
(if known)

## SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

In re Nicholas V. Coppa / Debtor Case No. \_\_\_\_\_  
(if known)

## SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceeding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
<b>Kristine Howard</b> <b>137 Channing Street</b> <b>Malvern PA 19355</b>	<b>Citimortgage Inc</b> <b>P.O. Box 9438</b> <b>Gaithersburg MD 20898</b>
<b>Rebecca Coppa</b> <b>7 Line Road</b> <b>Malvern PA 19355</b>	<b>Sallie Mae</b> <b>P.O. Box 9655</b> <b>Wilkes Barre PA 18773</b>
	<b>Sallie Mae</b> <b>P.O. Box 9655</b> <b>Wilkes Barre PA 18773</b>
	<b>Sallie Mae</b> <b>P.O. Box 9655</b> <b>Wilkes Barre PA 18773</b>
	<b>Sallie Mae</b> <b>P.O. Box 9655</b> <b>Wilkes Barre PA 18773</b>

Debtor 1 Nicholas V. Coppa

First Name	Middle Name	Last Name

Debtor 2 \_\_\_\_\_

First Name	Middle Name	Last Name

(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN District of PENNSYLVANIA

Case number \_\_\_\_\_

(If known)

MM / DD / YYYY

## Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

1. **Fill in your employment information.**

\$ 0.00

Debtor 1

Nicholas V. Coppa

First Name

Middle Name

Last Name

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here..... → 4.	\$ 8333.00	\$ 0.00	
<b>5. List all payroll deductions:</b>			
5a. Tax, Medicare, and Social Security deductions	5a. \$ 1660.00	\$ 0.00	
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00	
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00	
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00	
5e. Insurance	5e. \$ 290.00	\$ 0.00	
5f. Domestic support obligations	5f. \$ 886.00	\$ 0.00	
5g. Union dues	5g. \$ 0.00	\$ 0.00	
5h. Other deductions. Specify: _____	5h. + \$ 0.00	+ \$ 0.00	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 2836.00	\$ 0.00	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 5497.00	\$ 0.00	
<b>8. List all other income regularly received:</b>			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00	
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00	
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00	
8e. Social Security	8e. \$ 0.00	\$ 0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ 0.00	
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00	
8h. Other monthly income. Specify: _____	8h. + \$ 0.00	+ \$ 0.00	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 0.00	\$ 0.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 5,497.00	+ \$ 0.00	= \$ 5497.00
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____			
		11. + \$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies			12. \$ 5497.00 Combined monthly income
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>			
<input checked="checked" type="checkbox"/> No. <div style="border: 1px solid black; height: 20px; width: 750px; margin-top: 5px;"></div> <input type="checkbox"/> Yes. Explain:			

Fill in this information to identify your case:			
Debtor 1	Nicholas V. Coppa		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>EASTERN</u> District of <u>PENNSYLVANIA</u>			
Case Number (if known)			

## Form B 6I **Schedule I: Your Income – Continuation Page**

All figures below are included in the total on Line 12 of Schedule I

### 1. Additional employment information.

	Debtor 1	Debtor 2 or non-filing spouse
Occupation (2)	Scientist	
Employer's name	Nanomaterials Company, LLC	
Employer's address	15 North Bacton Hill Road	
	Number Street	Number Street
	Malvern PA 19355	
	City, State and Zip	City, State and Zip
How long employed there?	15 years	
Occupation (3)		
Employer's name		
Employer's address		
	Number Street	Number Street
	City, State and Zip	City, State and Zip
How long employed there?		
5h. Other deductions		
Specify:		
Specify:		
8f. Other government assistance that you regularly receive		
Specify:		
Specify:		
8h. Other monthly income		
Specify:		
Specify:		
11. Other regular contributions to the expenses that you list in Schedule J		
Specify:		
Specify:		

Fill in this information to identify your case:

Debtor 1 Nicholas V. Coppa  
First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing)   
First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN District of PENNSYLVANIA

Case number  
 (If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:  
MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ No

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

14

- ☐ No
- ☒ Yes

Son

12

- ☐ No
- ☒ Yes

- ☐ No
- ☐ Yes

- ☐ No
- ☐ Yes

- ☐ No
- ☐ Yes

- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 2150.00

If not included in line 4:

4a. Real estate taxes 4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance 4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses 4c. \$ 200.00

4d. Homeowner's association or condominium dues 4d. \$ 0.00

Debtor 1

Nicholas V. Coppa

First Name

Middle Name

Last Name

Case number (if known)

		Your expenses
5.	<b>Additional mortgage payments for your residence</b> , such as home equity loans	\$ 656.16
6.	<b>Utilities:</b>	
6a.	Electricity, heat, natural gas	\$ 230.00
6b.	Water, sewer, garbage collection	\$ 115.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	\$ 285.00
6d.	Other. Specify: _____	\$ 0.00
7.	<b>Food and housekeeping supplies</b>	\$ 700.00
8.	<b>Childcare and children's education costs</b>	\$ 0.00
9.	<b>Clothing, laundry, and dry cleaning</b>	\$ 125.00
10.	<b>Personal care products and services</b>	\$ 0.00
11.	<b>Medical and dental expenses</b>	\$ 0.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	\$ 450.00
13.	<b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	\$ 0.00
14.	<b>Charitable contributions and religious donations</b>	\$ 0.00
15.	<b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	\$ 0.00
15b.	Health insurance	\$ 0.00
15c.	Vehicle insurance	\$ 130.00
15d.	Other insurance. Specify: _____	\$ 0.00
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	\$ 0.00
17.	<b>Installment or lease payments:</b>	
17a.	Car payments for Vehicle 1	\$ 0.00
17b.	Car payments for Vehicle 2	\$ 0.00
17c.	Other. Specify: _____	\$ 0.00
17d.	Other. Specify: _____	\$ 0.00
18.	<b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form B 6I).</b>	\$ 0.00
19.	<b>Other payments you make to support others who do not live with you.</b> Specify: _____	\$ 0.00
20.	<b>Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I: Your Income</i>.</b>	
20a.	Mortgages on other property	\$ 0.00
20b.	Real estate taxes	\$ 0.00
20c.	Property, homeowner's, or renter's insurance	\$ 0.00
20d.	Maintenance, repair, and upkeep expenses	\$ 0.00
20e.	Homeowner's association or condominium dues	\$ 0.00



Debtor 1

Nicholas V. Coppa

First Name

Middle Name

Last Name

Case number (if known)

21. **Other.** Specify: \_\_\_\_\_

21. **+\$** \_\_\_\_\_ 0.00

22. **Your monthly expenses.** Add lines 4 through 21.

The result is your monthly expenses.

22. **\$** \_\_\_\_\_ 5041.16

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. **\$** \_\_\_\_\_ 5497.00

23b. Copy your monthly expenses from line 22 above.

23b. **− \$** \_\_\_\_\_ 5041.16

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. **\$** \_\_\_\_\_ 455.84

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here:

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
EASTERN DIVISION**

In re: Nicholas V. Coppa

Debtor

Case No. \_\_\_\_\_

(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor may also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

**1. Income from employment or operation of business**

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

**Year to date:** \$24,999

**Temple University**

**Last Year:** \$24,999

**Temple University**

**Year before:** (\$44,334)

**Loss with Nanomaterials Company, LLC**

**2. Income other than from employment or operation of business**

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 3. Payments to creditors

None Complete a. or b., as appropriate, and c.

☐

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

<b>Creditor: Seterus, Inc.</b> <b>Address: P.O. Box 11790, Newark, NJ 07101</b>	<b>4/7/2015</b>	<b>\$1,907.78</b>	<b>\$207,500.00</b>
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None

☒

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

☐

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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<b>Creditor: Jim &amp; Felicia Coffey</b> <b>Address: 2403 Merwood Lane, Havertown, PA 19083-1505</b> <b>Relationship: Sister and Brother-in-law</b>	<b>July/August, 2014</b>	<b>\$1,300.00</b>	<b>\$0.00</b>
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### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

☐

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
---------------------------------	----------------------	------------------------------	-----------------------

<b>Harold and Valerie Sheinbach and Frazer Industrial park</b>	<b>Landlord/Tenant</b>	<b>Chester County, Pennsylvania Court of Common Pleas</b>	<b>Stayed</b>
--	------------------------	---	---------------

v.

**Nanomaterials Company, LLC and Nicholas V. Coppa**

Case #13-12101

National Bank of Malvern	Mortgage Foreclosure	Chester County, Pennsylvania Court of Common Pleas	Stayed
v.			
Nicholas V. Coppa			

Case #14-07499

TD Bank	Confession of Judgment	Chester County, Pennsylvania Court of Common Pleas	Stayed
v.			
Nicholas V. Coppa			

Case #13-02676

Kristine Howard	Divorce	Chester County, Pennsylvania Court of Common Pleas	Divorce has been entered, however, custody-related matters continue
v.			
Nicholas V. Coppa			

Case #13-03260

CitiMortgage	Mortgage Foreclosure	Chester County, Pennsylvania Court of Common Pleas	Stayed
v.			
Nicholas V. Coppa and Kristine Howard			

Case #13-12653

Kim S. Paul, Dean M. Lusky and Karl V. Chandler	Breach of Contract	Chester County, Pennsylvania Court of Common Pleas	Case was dismissed against the Debtor
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None

☐

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Name:Kristine Howard Address:137 Channing Avenue, Malvern, PA 19355	7/31/2014	Description:Checking Account Value:\$112.00. These funds were taken by Chester County Domestic Relations on Septmber 4, 2014, at a

NAME AND ADDRESS OF PERSON FOR  
WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF  
SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

*time when the automatic stay was in  
place.*

#### 5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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*Payee: Robert J. Lohr II  
Address:  
1246 West Chester Pike  
Suite 312  
West Chester, PA 19382*

*Date of Payment: 4/7/2015  
Payor: Nicholas V. Coppa*

*\$575.00*

*Payee: Debtorcc  
Address: 378 Summit Avenue,  
Jersey City, NJ 07036*

*Date of Payment: 2/23/2015  
Payor: Debtor*

*\$9.95*

#### 10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### NAME AND ADDRESS

OF TRANSFEREE,

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

RELATIONSHIP TO DEBTOR

*Transferee:WRTI*

*12/2014*

*Property:1995 Ford Taurus - inoperable*

*Address:1509 Cecil B. Moore*

*Value:scrap, however, the debtor received a*

*Avenue, Philadelphia, PA 19121*

*\$500 tax credit for this donation.*

*Relationship:None - Radio*

*station*

None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

*Owner:Jean Milani*

*Description:Harp, Prints and furniture*

*These items that belong to the*

*Address:748 South Highland*

*Value:\$5,000*

*Debtor's sister are located in the Debtor's residence.*

*Avenue, Merion, PA 19066*

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
<b>Owner:</b> <i>Kristine Howard</i> <b>Address:</b> <i>137 Channing Avenue, Malvern, PA 19355</i>	<b>Description:</b> <i>Various personal property</i> <b>Value:</b> <i>\$2,000</i>	<b>These personal property items were never removed from the Debtor's house after the Debtor and his ex-wife were divorced.</b>
<b>Owner:</b> <i>Justin Coppa</i> <b>Address:</b> <i>148 Ginger Drive, Birdsboro, PA 19058</i>	<b>Description:</b> <i>Piano</i> <b>Value:</b> <i>\$25,000</i>	<b>Debtor's residence</b>

#### 15. Prior address of debtor

None ☒ If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

None ☒ For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**18. Nature, location and name of business**

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<i>Nanomaterials Company, LLC</i>	<i>ID:23-2992687</i>	<i>15 North Bacton Hill Road, Malvern, PA 19355</i>	<i>nanomaterials</i>	<i>2/22/1999 to present.</i>

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

None ☐ a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
<i>Name:Vincent Graham, CPA</i> <i>Address:31 S. High Street, West Chester, PA 19382</i>	<i>Dates:2004 to 2012</i>

<i>Name:Bookkeeping Express, Michael Foster</i> <i>Address:2809 West Chester Pike, Broomall, PA 19008</i>	<i>Dates:2011 to 2013</i>
--	---------------------------

None ☒ b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.



None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

**Name:** *Nicholas V. Coppa*

**7 Line Road, Malvern, PA 19355**

**Missing:** *None*

None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

## 20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

## 21. Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE  
OF INTEREST

**Name:** *Nicholas V. Coppa*

**Interest:** *Member*

**Percent:** *60*  
%

**Address:** *7 Line Road, Malvern, PA  
19355*

**Address:**

**Address:**

**Name:** *Paul S. Kim*

**Interest:** *Member*

**Percent:** *12*  
%

**Address:** *760 Drover Lane, Chester  
Springs, PA 19425*

**Address:**

**Address:**

**Name:** *John E. Demos*

**Interest:** *Member*

**Percent:** *8*%

**Address:** *unknown*

**Address:**

**Address:**

**Name:** *William T. Mayer, Jr.*

**Interest:** *Member*

**Percent:** *2*%

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE  
OF INTEREST

**Address:**1655 Limerick Lane,  
Dresher, PA 19025  
**Address:**  
**Address:**

**Name:**Nenito P. Uy**Interest:**Member**Percent:**4%

**Address:**1497 Broad Run Road,  
Downingtown, PA 19335  
**Address:**  
**Address:**

**Name:**Dean M. Lusky**Interest:**Member**Percent:**4%

**Address:**8 Pinewood Drive,  
Downingtown, PA 19335  
**Address:**

**Name:**Frank J. Bonini**Interest:**Member**Percent:**5%

**Address:**113 Eat Laurier Place, Bryn  
Mawr, PA 19010  
**Address:**  
**Address:**

**Name:**John T. Freyhof**Interest:**Member**Percent:**1%

**Address:**611 Vassar Hill Road,  
Wayne, PA 19087  
**Address:**  
**Address:**

**Name:**Karl. V. Chandler**Interest:**Member**Percent:**4%

**Address:**5 Plymouth Road, Newtown  
Square, PA 19073  
**Address:**  
**Address:**

None



b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

**22. Former partners, officers, directors and shareholders**

None



a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None



b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

---

**23. Withdrawals from a partnership or distribution by a corporation**

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
--	--------------------------------	---

*Name: Nicholas V. Coppa*  
*Address: 7 Line Road,*  
*Malvern, PA 19355*  
*Relation:*

*Date: August - October,*  
*2013*  
*Purpose: Compensation*

*Amount:*  
*Description: Wages*

---

**24. Tax Consolidation Group.**

None ☒ If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

---

**25. Pension Funds.**

None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

---

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 4/ 7/2015

Signature /s/ Nicholas V. Coppa  
of Debtor

Date \_\_\_\_\_

Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 34(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

\_\_\_\_\_  
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social-Security No.(Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal,, responsible person, or partner who signs this document.*

\_\_\_\_\_

\_\_\_\_\_  
Address

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

***A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.***

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
EASTERN DIVISION**

In re *Nicholas V. Coppa*

Case No.  
Chapter 13

\_\_\_\_\_/ Debtor  
Attorney for Debtor: *Robert J. Lohr II*

**STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
  - a) For legal services rendered or to be rendered in contemplation of and in connection with this case . . . . . \$ hourly
  - b) Prior to the filing of this statement, debtor(s) have paid . . . . . \$ 500.00
  - c) The unpaid balance due and payable is . . . . . \$ 0.00
3. \$ 310.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and  
*None other*
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and  
*None other*
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:  
*None*
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:  
*None*

Dated: 4/ 7/2015

Respectfully submitted,

X /s/ Robert J. Lohr II  
Attorney for Petitioner: *Robert J. Lohr II*  
*Lohr & Associates, Ltd.*  
*1246 West Chester Pike*  
*Suite 312*  
*West Chester PA 19382*  
*(610) 701-0222*

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
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In re *Nicholas V. Coppa*

Case No.  
Chapter 13

\_\_\_\_\_/ Debtor  
Attorney for Debtor: *Robert J. Lohr II*

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: 4/ 7/2015

/s/ Nicholas V. Coppa  
Debtor

American Express  
P. O. Box 297871  
Fort Lauderdale, FL 33329

American Express  
c/o Becket and Lee, LLP  
P.O. Box 3001  
Malvern, PA 19355

American InfoSource, LP  
as Agent for Verizon  
P.O. Box 248838  
Oklahoma City, OK 73124-8838

Anthony J. Coppa  
122 Clearfield Avenue  
Norristown, PA 19403-1658

Anthony P. Coppa  
784 South Highland Avenue  
Merion Station, PA 19066

Cerastes, LLC  
c/o Weinstein, Pinson & Riley,  
2001 Western Avenue, Suite 400  
Seattle, WA 98121

Chase  
P.O. Box 15298  
Wilmington, DE 19850

Chester County DRS  
117 W Gay St  
West Chester, PA 19380

Citi  
P.O. Box 183113  
Columbus, OH 43218

Citimortgage Inc  
P.O. Box 9438  
Gaithersburg, MD 20898

Daniel Wiant  
c/o Karen Eichman, Esquire  
102 East State Street  
Kennett Square, PA 19348

David C. Coppa  
38 Hillside Avenue  
Upper Darby, PA 19082

Devon Preparatory School  
363 North Valley Forge Road  
Devon, PA 19333-1299

Discover Fin Svcs LLC  
P. O. Box 15316  
Wilmington, DE 19850

Enterprise Recovery Systems  
2000 York Road  
Suite 114  
Oak Brook, IL 60523

Felicia Coffey  
2403 Merwood Lane  
Havertown, PA 19083



Frank Topper  
50 Belardo  
Apartment 10  
Greenbrae, CA 94904

Grimley Financial  
30 Washington Avenue  
Suite C-6  
Haddonfield, NJ 08033-3341

IC System  
444 Highway 96 East  
P.O. Box 64378  
Saint Paul, MN 55164-0378

Jean Milani  
719 Harper Avenue  
Drexel Hill, PA 19026

Joan Drennen  
171 Warwick Road  
Elverson, PA 19520

Justin J. Coppa  
148 Ginger Avenue  
Birdsboro, PA 19508

Kristine C. Howard  
137 Channing Avenue  
Malvern, PA 19355

MIDLAND FUNDING  
8875 AERO DR STE 200  
SAN DIEGO, CA 92123

National Bank of Malvern  
2 South Warren Avenue  
Malvern, PA 19355

National Enterprise Systems  
29125 Solon Road  
Solon, OH 44139-3442

Navient Solutions, Inc.  
P.O. Box 9640  
Wilkes Barre, PA 18773-9640

Pennsylvania Department of Revenue  
Bankruptcy Division  
P.O. Box 280946  
Harrisburg, PA 17128-0946

Robert W. Williams, Esquire  
Milstead & Associates, LLC  
220 Lake Drive East, Suite 301  
Cherry Hill, NJ 08002

Sallie Mae  
Po Box 9655  
Wilkes Barre, PA 18773

Sallie Mae  
P.O. Box 9655  
Wilkes Barre, PA 18773

Seterus, Inc.  
P.O. Box 2008  
Grand Rapids, MI 49501-2008

St. Aloysius Academy  
401 S. Bryn Mawr Avenue  
Bryn Mawr, PA 19010

State Farm Financial Services  
3 State Farm Plaza N-4  
Bloomington, IL 61791

TD Bank, N.A.  
c/o Jack Seitz, Esquire  
7535 Windsor Drive  
Allentown, PA 18195-1034

Thomas A. Lee III, Esquire  
Becket and Lee, LLP  
P.O. Box 3001  
Malvern, PA 19355

Thomas A. Lee III, Esquire  
Becket and Lee, LLP  
16 General Warren Boulevard  
Malvern, PA 19355

Verizon Pennsylvania  
P.O. Box 11328  
Saint Petersburg, FL 33733

Villa Maria Academy  
370 Old Lincoln Highway  
Malvern, PA 19355

William L. Howard, Esquire  
18 West King Street  
Malvern, PA 19355